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SENIORS

Inflation pushes fixed-income pensioners into a tight spot

The result of inflation for the retired person on a fixed pension is an accelerating slide into poverty. Allan Upshall told the Royal Commission on Status of Pensions in Ontario. Mr. Upshall presented the brief to the Commission on behalf of the Ontario Advisory Council on Senior Citizens.

The obvious remedy is to provide for pension incomes to be adjusted to offset the effects of inflation and to preserve the purchasing power of the pensioner.

Indexing or escalation to offset rising prices should be an integral part of all employer-employee pensions.

According to the brief, indexing pensions which are now being paid is a major problem, even if it were started on a current basis. Full indexing for many employers' pension funds may be too expensive.

Because Old Age Security, the Guaranteed Income Supplement and GAINS are all fully indexed, the Council recommended that at least a partial indexing of benefits should be required in all plans.

The philosophy behind the Council's position on pensions is that all senior citizens should receive an income at least sufficient to procure the basic necessities of life. This income should be adjusted periodically to protect the seniors' purchasing power from the devaluating effects of inflation.

Total income for seniors is seen as having three components: Individual income (private pensions, Canada Pension Plan, which is work-related, savings, etc.); universal Old Age Security; and government supplements based on need.

Determination of what is an adequate retirement pension (private) depends on a personal judgment of what is needed to provide a desired standard of living. When expressed in dollars this is liable to require more than can be provided from public

funds, according to the brief.

"We strongly believe that individual initiative should be encouraged and rewarded. It should be possible for individuals to save and invest in order to provide additional income for their retired life," the brief reads.

Private pension plans in industry, government and non-profit organizations should be mandatory and both employers and employees should contribute.

Under the Ontario Pension Benefits Act an employee who has been a member of his pension plan for 10 years or is 45 years old has a vested right in the annuity value at normal retirement age. Consequently he may not withdraw the contributions he has made.

The brief acknowledges that many who leave under the 10-year or 45-year-of-age deadline are anxious to obtain the immediate cash value of their contributions, but the Council does not agree with such regulations.

To overcome the common complaint that those who work for several employers in the course of their working career often retire without any private pension, Council recommends locking in of contributions after two years and that the age requirement be removed.

Portability of pension plans would be extremely difficult and expensive to set up, so Council suggests that portability be achieved by insistence on a simple election.

When an employee leaves an employer in whose pension plan he has a vested right, he should be made to indicate in writing his choice of a deferred annuity or the transfer of the present value of his benefits into a Registered Retirement Savings plan in his name.

In that way a person who had belonged to several private pension plans during his working life would receive, on retirement or at a determined age, a monthly benefit composed of several de-

ferred annuities or annuities purchased on de-registration of RRSP's. The RRSP would contain a locking-in agreement.

Benefits should be provided for the surviving spouse or orphaned children in private plans.

In the area of government pensions the brief noted that there have been suggestions made recently that Old Age Security become "income-related" or "selective," that it be paid only to those who need it.

Council, however, does not agree. It recommended no increase in the Old Age Security rate except for indexing in accordance with the cost of living. The brief points out that OAS is subject to income tax and some of it is returned to both the federal and provincial governments.

A large percentage of Senior Citizens have low incomes, the

lower 50 per cent receive some Guaranteed Income Supplement and another 25 to 30 per cent are borderline with respect to income sufficient for basic necessities.

Present-day pensioners, and many not yet retired, contributed directly into the Old Age Security fund with the clear understanding that they were buying their old age pension. They are well aware that these contributions have been integrated into the total tax structure.

If Old Age Security is kept at its present rate, except for indexing, the Guaranteed Income Supplement program must continue as at present. If additional funds for Old Age Security become available, Council recommends they be used to increase the rate of the Supplement. This would

(See Inflation, Page 8)



ALLAN UPSHALL

L'inflation frappe les personnes ayant des pensions fixes

L'effet de l'inflation sur la personne retraitée qui reçoit une pension fixe produit une déclaration monsieur Allan Upshall devant la Commission royale sur le Statut des pensions en Ontario. M. Upshall présente le mémoire à la Commission au nom du Conseil consultatif ontarien pour les aînés.

Il est évident que le remède actuel consiste à redresser les revenus de pensions afin de contrebalancer les effets de l'inflation et de conserver le pouvoir d'achat du pensionné.

L'indexation ou l'établissement d'une échelle mobile en vue de compenser les prix qui montent devrait faire partie intégrante du régime de pensions employé-employeur de toute entreprise.

D'après le mémoire, l'indexation des pensions qui sont versées actuellement constitue un problème d'ordre majeur, même s'il fallait commencer avec la structure courante. La pleine indexation peut se révéler trop coûteuse en présence des fonds de pensions de plusieurs employeurs.

Du fait que l'indexation s'applique intégralement aux pensions de la Sécurité de la vieillesse, au Supplément de revenu garanti et au Régime GAINS, le Conseil recommande qu'au moins une indexation partielle de prestations devrait être exigée à propos de tous les régimes.

Le concept sur lequel s'appuie la position du Conseil suggère que toutes les personnes âgées devraient recevoir un revenu qui suffise au moins à leur procurer les besoins fondamentaux de la vie. Tel revenu devrait être redressé périodiquement en vue de préserver le pouvoir d'achat de ces personnes contre les effets dévalorisants de l'inflation.

Le revenu total des personnes âgées se compose de trois éléments: le revenu individuel (pensions ou rentes à titre privé, le Régime de pensions du Canada, lequel se relie au travail, aux épargnes, etc.), le Régime universel de la Sécurité de la vieillesse et les suppléments gouvernementaux fondés sur les besoins.

D'après le mémoire, le fait de déterminer le chiffre d'une pension retraite adéquate (à titre privé) découle d'un jugement personnel face aux besoins à prévoir pour se procurer un standard de vie souhaité. Exprimé en dollars, il est probable qu'il en faille plus que ce que l'on peut obtenir des fonds publics.

"Nous croyons fermement que l'initiative privée doit être encouragée et récompensée. Les particuliers devraient être en mesure

d'épargner et d'investir en vue de s'octroyer un revenu supplémentaire au moment de la prise de retraite", de préciser le mémoire.

Les régimes de pensions ou de rentes à titre privé dans l'industrie, l'administration publique et les organismes à but non lucratif devraient être obligatoires et tous les employeurs et employés devraient y contribuer.

En vertu de la Loi sur les Prestations de pensions de l'Ontario, un employé qui a participé à titre de membre de son régime de pensions durant 10 ans ou qu'il ait atteint l'âge de 45 ans possède un droit acquis dans la valeur de sa rente à l'âge normal de retraite. Il ne peut donc retirer les contributions qu'il a versées.

Le mémoire précise également que plusieurs qui décident de quitter le travail en deçà de la limite de 10 ans de service ou de l'âge de 45 ans ont hâte de toucher immédiatement la valeur en espèces de leurs contributions; toutefois, le Conseil n'est pas d'accord sur de tels règlements.

En vue de surmonter la plainte usuelle selon laquelle ceux qui sont au service de plusieurs employeurs au cours de leur vie de travail prennent en grand nombre leur retraite sans bénéficier d'une pension particulière, en cela le Conseil recommande de figer ou d'enserrer les contributions après deux ans et d'omettre l'exigence relative à l'âge.

La transférabilité des régimes de pensions serait extrêmement difficile et dispendieuse à pratiquer. Ainsi, le Conseil suggère que la transférabilité devienne possible en insistant simplement sur un choix à exercer. Quand un employé quitte le service de son employeur, alors que ce dernier possède un droit acquis face au régime de pensions, l'employé en question devrait avoir la faculté d'exercer son choix, et ce, par écrit à propos d'une rente différée ou d'un transfert à son propre nom de la valeur actuelle de ses prestations vers un régime enregistré d'épargne-retraite.

De cette manière, une personne qui a participé à plusieurs régimes de pensions ou de rentes à titre privé au cours de ses années de travail recevrait, à la retraite ou à un âge déterminé, une prestation mensuelle constituée de plusieurs rentes différées ou de rentes achetées dont l'enregistrement serait annulé en vertu des REER. Le REER comporterait une clause conventionnelle d'enserrment (locking-in).

Les prestations devraient être accordées au conjoint survivant ou aux enfants orphelins en vertu des régimes à titre privé.

Quant aux pensions du gouvernement, le mémoire rapporte que, d'après certaines suggestions formulées récemment, la pension de la Sécurité de la vieillesse devrait être établie "en fonction du revenu" ou revêtir la forme "sélective", et qu'elle devrait être versée uniquement à ceux qui en ont besoin.

Le Conseil n'est pas d'accord sur un point cependant. Il recommande qu'aucun prélèvement ne soit consenti en rapport avec le taux de la pension de la Sécurité de la vieillesse, sauf en cas d'indexation conformément au coût de la vie. Le mémoire souligne que la PSV est assujettie à l'impôt sur le revenu et qu'une partie de celui-ci retourne aux deux gouvernements et fédéral et provincial.

Un fort pourcentage de personnes âgées reçoivent de faibles revenus, celles qui se situent dans la moitié inférieure reçoivent un Supplément de revenu garanti et une autre tranche se situant entre 25 et 30 pour 100 représente des cas marginaux en ce qui a trait au revenu suffisant face aux besoins fondamentaux.

Les pensionnés actuels, dont plusieurs n'ont pas encore pris leur retraite, ont contribué directement à la pension de la Sécurité de la vieillesse avec la nette compréhension qu'ils acquerraient leur pension en vue de la vieillesse. Ils savent fort bien que ces contributions ont été intégrées dans le système fiscal global.

Si le Régime de Sécurité de la vieillesse est maintenu au même niveau actuel, sauf en ce qui touche l'indexation, le programme relatif au Supplément de revenu garanti doit continuer tel qu'il est tracé présentement. Advenant que des fonds supplémentaires viennent alimenter la Sécurité de la vieillesse, le Conseil recommande qu'ils soient affectés au prélèvement du taux du Supplément. Ainsi, un revenu supplémentaire serait versé aux personnes qui en ont le plus besoin, y compris celles dont l'échelon se situe juste au-dessus du taux limite relatif au Supplément du revenu garanti.

Le Régime GAINS (Guaranteed Annual Income System) accuse une faiblesse importante. Il détruit entièrement l'intérêt au travail ou l'encouragement à l'épargne de la part de ceux qui y sont admissibles. Le Conseil recommande une étude de la question afin de vérifier si une formule de dégrèvement ou d'alègement pourrait s'agencer en vue de compenser cette faiblesse.

Le Régime GAINS n'aurait pas sa raison d'être si le SRG

poursuivait le but dans lequel il fut institué. Néanmoins, dans l'intervalle, le Conseil recommande que le Régime GAINS soit continué dans sa forme actuelle.

En vertu du Programme SRG, l'Allocation au conjoint donne droit aux personnes dont l'âge se situe dans le groupe des 60 à 65 ans et dont le conjoint reçoit la pension de la Sécurité de la vieillesse, sous réserve d'une limite de revenu familial. L'Allocation au conjoint comporte des éléments d'injustice et de discrimination, selon le mémoire. Une personne y a droit uniquement si elle est le conjoint d'un bénéficiaire de la Sécurité de la vieillesse.

Jusqu'au moment où il sera possible de mettre en oeuvre un programme plus raisonnable, le Conseil recommande d'utiliser à son maximum le Régime d'assistance publique du Canada en vue d'aider les personnes de moins de 65 ans dont le conjoint décédé était un pensionné de la Sécurité de la vieillesse, pourvu que ces personnes réunissent les conditions d'admissibilité relative à l'âge, au lieu de résidence et au revenu, tout autant que les personnes célibataires entre 60 et 65 ans qui réunissent les mêmes conditions.

Il y a deux ans, le Conseil présentait un mémoire à la Commission Blair sur la Réforme fiscale des biens à l'effet de proposer plusieurs méthodes d'allègement touchant l'onéreux fardeau qu'ont à supporter les personnes âgées face aux impôts sur les biens.

L'une de ces méthodes proposait d'augmenter l'actuel maximum de \$500 ayant trait aux Crédits d'impôt de l'Ontario; une autre portait sur l'accroissement du Crédit d'impôt du pensionné.

Une autre visait à offrir un dégrèvement procentuel échelonné ayant trait aux impôts sur l'Éducation à compter de l'âge de 65 ans et allant en s'accroissant de cinq pour cent par an, de sorte qu'à l'âge de 85 ans une personne n'aurait plus à payer d'impôt sur les biens en ce qui a trait au secteur Éducation.

Le mémoire sur les Pensions rapporte que plusieurs personnes âgées n'établissent pas le lien entre les Crédits d'impôt et le dégrèvement fiscal à propos de l'Éducation.

"Il appert que le Gouvernement de l'Ontario devrait considérer comme importante la question d'accroître davantage sur le but des crédits d'impôt et de voir à trouver un moyen en vue de rendre plus apparente la relation entre les deux", cite-t-on dans le mémoire.

The "customer" isn't always right

LIFE-STYLES SOMETIMES MUST FOLLOW RULES

Unlike the customer in the business establishment, which has a product to sell, the customer in long-term facilities for the aged is not always considered right, according to a study conducted by the Advisory Council on Senior Citizens.

Dr. Amy Griffin of London, an ex-member of the Council, who wrote the report, noted that many policies and regulations and even laws have implications for the life-style of residents in various institutions in our communities.

Where these are long-term facilities and where a group or individuals affected are very vulnerable—as many elderly citizens are—policies, regulations and laws need to be as humane as possible and directed toward maintaining the individual's sense of dignity and self-worth.

The report ended with six relevant questions:

1. What are the various alternatives which have been considered?
2. What values underlie the decisions made? Have these been consciously clarified and weighed?
3. What knowledge has been brought to bear on the decisions made?
4. How rational has been the decision-making process?
5. How successful has been the action resulting from these decisions? How has that success been measured and by whom?
6. What ultimate and immediate goals are sought through the underlying decisions?

Answers to the questionnaires were received from 79 Homes for the Aged, 45 charitable institutions and 168 private nursing homes.

It is almost universal that residents are permitted to take some of their own furnishings to the institution but what is allowed varies greatly. Few permit beds, many permit chairs, lamps and pictures. One institution will not permit individual TV sets.

About half of the Homes for the Aged provide for privacy in the residents' own rooms while 60 per cent of the private nursing homes and charitable institutions also do.

A larger number of the charitable institutions and private nursing homes permit residents to lock their rooms when absent than do Homes for the Aged. However, more Homes for the Aged and charitable institutions provide a locked drawer or area for valuables than do the private nursing homes.



Dr. Griffin comments: "There may be good reasons why some residents should not lock their rooms when absent or why they do not have a locked drawer or area in their room for valuables.

"One wonders, however, how those elderly persons who are still quite capable of not losing or misplacing their keys, and who are to all intents and purposes quite capable of responsibility for their own possessions feel about not being able to 'turn the key in the lock' when it has been a normal part of living for so many of their adult years."

In approximately 60 per cent of the Homes for the Aged and charitable institutions, staff receive the residents' permission to go into their rooms when they are out, whereas 50 per cent of the private nursing homes do so. For many residents there appears to be "no place they can call their very own" to which only they may give permission for access.

Individual bathrooms are provided in about 40 per cent of the Homes for the Aged and Charitable Institutions and in 60 per cent of the private nursing homes.

In almost 90 per cent of the Homes for the Aged, 80 per cent of the charitable institutions and in half of the nursing homes, areas are provided in which residents can make tea and light refreshments. In 90 per cent of the nursing homes, 85 per cent of the Homes for the Aged and 80 per cent of charitable institutions residents are allowed to have family in for meals.

Personal freedom varies also.

Times for getting up in the morning and going to bed at night are flexible in 80 per cent of the Homes for the Aged and private nursing homes and in 70 per cent of charitable institutions.

However, leaving the institution to go out is something else again. Very few of the homes surveyed allow residents to go without signing a book. About 45 per cent of the private nursing homes and 40 per cent of charitable institutions require residents to ask a staff member if they may go out.

Pets are not permitted in the majority of the institutions, but a few allow fish or birds. A few also will allow a pet to visit a resident.

There is a great deal of difference in policies concerning drinking. A cocktail hour is allowed in nearly 50 per cent of the Homes for the Aged but in only four charitable institutions and in about 20 per cent of the nursing homes.

In some places, where there is no cocktail hour, beer is permitted with meals. In some, the residents' own supply of beer, wine or spirits is kept at the nursing station.

Nearly all the institutions poll allow persons to smoke, but more often in designated areas than in their own rooms.

Responsibility for group living is reflected in the existence of a Residents' Council. Seventy per cent of Homes for the Aged, half of the charitable institutions and 35 per cent of private nursing homes have such councils.

The question concerning the

percentage of residents having friends and family visit them brought a wide range of answers. The geographical location of the institution had much to do with this. One reply pointed out that the families and friends of several of their residents live 200 miles away.

To help overcome the loneliness which many elderly people experience through the loss of loved ones, or living so far away from them, several community projects are developing, including Citizens Advocacy in several communities.

Dr. Griffin noted that there appears to be an effort on the part of some institutions to ensure that residents retain responsibility in as many areas of their living as possible.

On the other hand, she wonders if many of the services noted are, or could be, extended to residents in their own homes if other necessary support services were provided.

* * *

In a crisis, you can do one of two things—crack up or measure up.

* * *

A child's hardest task is to learn good manners without seeing any.

* * *

"Just suppose," the irate wife said, "that we wives went on strike. What would you do then?"

"You just go ahead and strike," the husband replied quietly. "I've got a honey of a strike-breaker in mind."

* * *

Depending on luck for success is like fishing without bait.

TORRENT OF REPLIES SHOWS CANADIAN UNITY DOES MATTER

In the Winter issue of Especially for Seniors, Miss Hope Holmested, Chairman of the Advisory Council on Senior Citizens, urged readers to work together to try to preserve Canadian unity. The article provoked a torrent of letters, most of which echoed her concerns, but some were violently opposed. Unfortunately the majority of those in the latter group were unsigned. If for some reason you wish to express an opinion on any subject, but with your name withheld, that is your privilege. If the letter is interesting or provocative enough it will be published without a signature or with a pseudonym. However, before such a letter is considered, it must be signed with your real name and address, so that the editorial board can be sure it is not being sent as a prank.

I should like to comment on some points regarding language. You imply that it does not matter what language one speaks and that no one is stopping other people from speaking the language of his choice. That is perfectly correct. However there is a difference between allowing a person to speak his own language and forcing him to speak a language other than his own as is done in many parts of Canada.

You say that there should be an effort on the part of us all to understand that other person's point of view. Again I agree, but how is one to understand the other person if there is no communication between these people because of language difference?

It is for this reason that I feel strongly that people in Canada should be bilingual. There is no reason why the English should not be taught French in school to the point where they would be able to communicate in French and for the same reason the French should know enough English to be able to speak it clearly.

Perhaps you do or do not know that the teaching of French in the schools of England is given more importance than it is here. Over there, knowing French is considered a sign of culture.

All expert linguists agree that in learning a second language one perfects his own. An experiment was conducted a few years ago in England. In a class where French was being taught, pupils were divided into two groups. For one year one group continued their French lessons in the regular way. The other group gave up their French and learned Esperanto instead.

Because Esperanto is so easy, at the end of the year these students acquired a thorough knowledge of this language. The following year the group which had taken Esperanto rejoined the first group for their French lessons. Not only was this group able to catch up with the others by the end of the term, but were even more successful in their French course.

Incidentally, there is no age limit to learning another language. I learned Esperanto when I was 77 years old. I am now 80.

P. Larose,
Ottawa.

I believe Communism is gaining rapid control of this country and if not stopped will soon take over and what little freedom we have will be lost, all because the individual will not speak for himself.

I am 65 and own and operate a gun shop—retail and repairing. I also am an instructor on small arms safety and come in contact with the younger generation. I find our education system falling short of what it should be. Youths with Grade 13 education do not know the meaning of the English language.

I am a firm believer in the Bible and who ever heard of churches being in favor of homosexuals. This is only one of the crimes of which people say: "Take a look at our laws."

Dope is supposed to be legalized, booze is so bad people are going crazy with it—murderers are running at large. Our courts are not strict enough.

There are many more things I am opposed to and I voice my opinion to the government in an effort to try to change this rotten world. It is up to the Senior Citizen to show the way. So let's stand together and fight for freedom and our language.

My suggestion to the Advisory Council for our Senior citizen card would be a picture of Canada with a chain connecting all the provinces and the inscription: "Let not a link be broken."

E. Borden Jenkins,
Wingham, Ont.

May I take this opportunity to say that I, too, hold a great concern for the racial attitude which appears to be rearing its ugly head.

As you so aptly phrase it, we truly are a country that has flourished and been built, regardless of our heritage or background. I also agree that we, the elders of this country, will have to show and instill in our children's minds their patriotic duty to wave their Canadian flag a little stronger than they do at present.

The late U.S. President John F. Kennedy said to his people: "Ask not what your country can do for you. Ask what you can do for your country."

May I say it matters not how we, the Canadians of ethnic or birthright background, wave our flags, as long as we continue to

do so in whatever language our birthright teaches.

William James,
Toronto.

You say: "Your ideas will be appreciated." So here's our small contribution. A short, to the point slogan that has been getting some attention since Rene Levesque happened: "QUEBEC IS A NON-NEGOTIABLE PART OF CANADA."

We appreciate the great job you are doing.

Mr. and Mrs. W.K.M. Straw,
Paris, Ont.

On Sept. 27, 1918 at 10:05 p.m. in an equinoctial storm, the writer of this letter was responsible for a navigational error that caused the wreck of C.D. 57, a patrolship at Cap des Rosiers, near Gaspe. The ship was lost, but with the courage of Able Seaman Gordon W. Stokes, who swam ashore with a line, and the help of French-Canadian fishermen, all ten members came safely ashore. For some weeks we were hospitably cared for, we learned their good language, we attended their church and for 60 years we have loved and respected the people of Quebec.

Last April I paid a visit to Cleophas Perry, the last survivor of the group of fishermen who helped us ashore. He is now 86 and lives with his dear wife in a Montreal nursing home.

Relatives of some of the crew members of that ship may read this letter; Bob McKinnon (mate), Leroy Twa, Fred Welbourne, B. Monery, A. Nelson, T. Troy, M. McVickers, R. Macklin and G. W. Stokes. I located the family of Able Seaman Stokes some years subsequent to his death. I wonder if there will be news from some of the other families as a result of reading Especially for Seniors.

The high regard we have held for those French fisherfolk illustrates the mutual respect between the people of Quebec and the rest of Canada. It is that bond that will mean a united nation and no referendum need ever be held. How soon should we forget differences if a Third War burst on the world from the Middle East. God bless the Dominion of Canada and God save the Queen of Canada.

William F Orchard,
Parkhill.

I am very happy to learn that you are concerned in re-establish-

ing and maintaining a sense of community and fraternity with all those around us whatever ethno-cultural background they have and "does it matter what language we speak." This is beautiful indeed—on paper—but what about trying to live it really.

The Pepin-Roberts Commission shows clearly the evidence it does work on one side only since the battle of the Plains of Abraham in Quebec.

Since Nov. 15, 1976, Mr. Levesque's victory in Quebec was a great shock in this unilingual Canada. Mr. Trudeau speaks again of that unity that never existed for us French-Canadians. We were the small people, the beggars—can we forget so easily 100 years of being nothing?

This federal election coming soon will be different, but we have no great expectations. It may have changed a little but when we see Mr. Davis' stand against the French language, what illusions may we conserve in Ontario?

Mr. Levesque's stand is a beginning, but it will take more than a few years to change the mentality of 100 years or so.

Thank you just the same to think kindly of us. Perhaps it is a beginning that will come from the Seniors.

Madame Anne-Marie Robert,
Ottawa.

'REACH OUT' THEME FOR SENIORS' WEEK

Senior Citizens' Week this year will be from June 18th (Sunday) until June 24. The theme will be "Reach Out."

The Senior Citizens branch of the Ministry of Community and Social Services, which plans the week, sees this theme as a two-way concept, a way for Seniors to reach out and get involved with others in their community and for others to get involved with Seniors.

Not only for this week, but all year around the branch hopes that Seniors who can, will reach out to the isolated, the handicapped and the needy.

At press time for this issue, posters were not available, but will be mailed out plenty early enough for communities to set up their own programs.

MEN CAN'T COOK? HOW DO THEY KNOW UNLESS THEY TRY

In these days when so many married women are working, most husbands are completely at home in the kitchen, because whoever gets home from work first starts the dinner. The men have taken to the preparation of food in a way that would have shocked their grandfathers and probably astonishes some of their fathers.

But such was not the case with our generation. A woman's function was considered to be to care for the home, look after the children and do all the cooking. If she was lucky the kids finally reached the age when they would do the dishes without staging a pitched battle over who would wash or dry.

Many of our wives boast that "my husband can't even boil a kettle," and often will add a little smugly, "he has never had to." But situations change and even a wife's temporary confinement to hospital can cause some men to panic, driving them to restaurants for breakfasts and to lonely TV dinners.

But the fact is that you can boil a kettle, you can feed yourself good nutritious meals at a fraction of what eating out will cost you.

If you are lucky enough to have your wife beside you now insist that she teach you the rudiments. Don't be scared. You are not going to turn into an expert in three easy lessons but you can easily learn to prepare simple and palatable meals.

If you haven't learned to cook and are suddenly faced with an emergency, here are some suggestions that may help you. (These are designed for those still in their own homes and with a stove with an oven and a refrigerator with a freezing compartment.)

Keep your bread in the freezer (if you buy it sliced). It takes seconds to thaw a couple of slices and it will never go stale on you.

If you buy frozen vegetables, and at some times of year it is more economical to do so, buy them in the loose cellophane packs. Then you can take out exactly enough for one serving. The boxes are great but there is far too much for one serving and they are very difficult to cut into smaller servings when they are frozen.

If you are used to eating a fairly balanced diet, maintain it. Start your day with four to six ounces of fresh frozen orange juice (the real stuff) or tomato juice. If you are a "boxed" cereal eater buy one that contains a lot

of bran. It provides the roughage necessary for good bowel action. Take it easy on the sugar—you can always put a little fresh or canned fruit in it to liven it up.

Ordinarily I don't recommend "instant" anything if one has the time to cook, but in your changed circumstances instant porridge—the kind in which you add boiling water to a pre-cooked cereal such as oatmeal or cream of wheat is a good idea. A little milk and a dash of brown sugar and you have a bowl of good-tasting energy.

If you are a bacon and egg type and not a cereal type, take the eggs out of the refrigerator the minute you get up.

If you can still afford bacon, start off about three strips cold in a heavy frying pan and turn the heat on low. As the pan warms up the bacon will provide its own cooking fat. Turn it over occasionally with a spatula or egg lifter and gradually increase the heat until the bacon is done the way you like it—anywhere from limp to crisp.

Drain the excess fat by placing the bacon on a piece of paper towel and keep it warm while you fry the eggs.

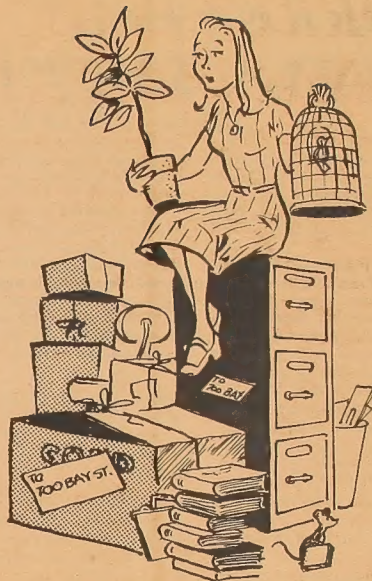
Drain all but about two tablespoons of the bacon fat and turn the frying pan onto medium heat. Break your eggs into a deep saucer or cup one at a time and slip them into the pan. Frying eggs at high heat ruins them. Most people like eggs fried until the white is firm but not hard and the yolks still slightly runny.

If you like them firmer turn them over in the pan with a quick flip. Some men tell me this is the part they fear. Once you get the knack you can do it every time. What does it matter if you do break a few yolks at first? Nobody is there to see and you've eventually got to break them to eat them.

If you prefer boiled eggs you stand less chance of the shell breaking if you start them in the smallest amount of cold water that will cover them. Let the water come just to the boil and immediately turn down the heat to simmer—that is, barely moving. Let them stay on simmer uncovered for three minutes.

With a good breakfast under your belt lunch won't be a problem—a bowl of soup and a dish of Jello for example (directions are easy for kids) and are on the box—or a cheese sandwich.

If you have found this information helpful we will, in future issues, tell you how to make stews, hashes, etc., using inexpensive cuts of meat. You are never



We've got a new home!

We've moved!

By the time you receive this edition of the newsletter we will be settled in our new office space on the second floor of 700 Bay Street, Toronto M5G 1Z6.

For those of you who know Toronto, it is on the west side of Bay at Gerrard St. The phone number will be the same—965-2324.

One of the advantages of the

new space is that we will be sharing board room space with the Ontario Council on Multiculturalism, the Ontario Council on the Physically Handicapped and the Ontario Status of Women Council.

Those of you who have occasion to call at the office will find the parking more convenient than it was at the old location because it is underground.

NEW PAMPHLET TELLS HOW TO GET AROUND

Senior Citizens can do a great deal to improve transportation services in the many areas of Ontario where they are inadequate, the Advisory Council believes, and has prepared a pamphlet telling you how to go about it.

Those of you who received the last Newsletter will recall a condensation of a transportation survey undertaken by the Council which was presented to the Provincial Secretary for Social Development, the Hon. Margaret Birch.

While admitting that generally speaking providing public transportation is a government responsibility, the Council believes Seniors should participate in the job of obtaining and improving such services.

This they can do by studying carefully their needs and expressing clearly what has to be done; making their needs known to the appropriate government officials and searching out ways to supplement what the government is doing.

The pamphlet tells you how to get organized, where to get help and lists those who can help.

There is no charge for the pamphlet. If you want to get something going in your community, write to The Ontario Advisory Council on Senior Citizens, second floor, 700 Bay Street, Toronto, M5G 1Z6 and ask for "How To Get Around."

too old to learn to make a good stew.

We would welcome your comments on this venture, also sug-

gestions, as well as requests for specific information.

David Milton

News from other lands

NO TEA AND PAPER HATS FOR HER

Any one who reads the literature from other countries designed to be read by the elderly or for those who work with them will find that the concerns of all those in the free world bear a startling resemblance to each other.

Help Age International, which is published in London, England, reports on a speech made by David Hobman, director of a charity called "Age Concern." He was addressing the annual meeting of the British Association for the Advancement of Science and told them that the aging process is now deeply enshrined in a whole range of false images and misconceptions leading to stereotypes based on notions of intense wisdom and god-like proportions at one end of the spectrum, useless ones and semi-idiocy at the other.

He told them that in spite of some of the more extravagant claims of their practitioners, neither medicine nor social work hold the keys to health and happiness for the old. They never have done.

In the nineteenth century it

was probably civil engineering rather than medicine which engendered the major improvements in personal health, he said.

"Now we must look to social engineering and environmental planning rather than social case-work in the problem-solving process for the elderly — whose inability to sustain personal relationships probably stems from inadequate transport systems rather than personality defects."

Stereotypes of old age are prone to act as self-fulfilling prophecies. If the old are portrayed as passive, submissive and undemanding, then that is what they become.

The lone voice raised against the patronizing management of the old is too easily ignored—even when that voice belongs to the old themselves.

He quoted from a letter in the London Sunday Times, written by a 60-year-old woman.

"... I am haunted by the fear that if I cannot dispel the assumption that I am a senior citizen the following events will occur: I

shall have a gang of young thugs sent to my home to paint my kitchen instead of going to prison; I shall have patients from the local mental hospital drafted to dig my garden; I may be forced to go to suitable entertainments; drink tea and wear a paper hat. We pensioners are in a terrifying position. We are recipients... Hands off, please. I am in charge of my life."

Another interesting story from the international literature is from "aging," which is published by the U.S. Department of Health, Education and Welfare.

The article describes a program known as the Southern Illinois Training and Crafts Project, which originated and is administered by Southern Illinois University at Carbondale. What is different about this program is that it is focused on the economic potential of crafts to provide supplemental incomes for the low-income elderly.

In one year it trained 128 low-income people from 10 counties in handicraft production. Sales were over \$5,500.

This project differed from most crafts programs in that people who wished to learn a craft as a pastime were discouraged. Participants chose one craft area and developed their skills in that area until they produced a marketable item.

Materials chosen for crafts were common or inexpensive. Trainees were encouraged to use native materials, including pine cones for wreaths, corn husks and apples for dolls, honeysuckle for baskets, and dried wildflowers.

One important feature was that the trainees were instructed in marketing and were encouraged to go before the buying public with their crafts by attending craft fairs and flea markets.

And finally from Stockholm, Sweden, an interesting item. Twenty schools in Stockholm provide low-cost lunches to pensioners. The most pleasant feature about it is that the menus are published in the newspapers so pensioners can make their choice for the day on the basis of the menu.

Government opens consumer information centre

The new Ontario Government Consumer Information Centre, at 555 Yonge Street, Toronto, is designed to be a clearing house for the most comprehensive collection of consumer information in the province. A major part of the Ministry of Consumer and Commercial Relations' education program, it will offer a wide range of services to consumer educators and members of the business community.

A public inquiry service, a bank of resource material, a pre-

viewing system by mail for educators and a consultation service for professionals in related fields are four of the major services offered.

The bilingual inquiry service will provide information to consumers whether they live in Atikokan or Acton. Inquiries handled by the centre range from shopping guides to budgets to housing to pensions. Consumers may use the inquiry service by writing or visiting the centre at 555 Yonge Street, main floor,

Toronto, M7A 2H6, or by calling (416) 963-1111.

The extensive resource collection offers a range of materials, including films, kits, pamphlets, product reports, books and journals. Examples of these are the Senior Citizens' Metrication Program, and the Consumer Training Program for Information and Referral Services of Councils of Aging. Educators or community program planners may preview any item for up to one week and then decide whether to purchase from the publisher.

Because it is impossible to work directly with all consumers in Ontario, the centre has set priorities for the next few years. These include working with adult educators in key community programs, government agencies, educational networks and consumers who are disadvantaged through age, geography, race, language, income, culture or handicap.

Senior citizens' organizations are invited to suggest ways in which the centre may best assist senior consumers across Ontario.

Try these relaxing tricks to help you sleep

Having trouble getting to sleep at night?

You might try this method outlined in a book called *Fitness for You* which was published some time ago by the Ministry of Culture and Recreation.

(It is available only through the Government book stores, costs 50 cents plus postage and the supply is limited, but many Senior citizens clubs have been

using some of the exercises in it for many months.)

The sleep section explains that "Systematically relaxing before sleeping may facilitate better, deeper sleep. By alternately tensing and releasing the muscles in different areas of your body you will learn to contrast the sensation of tension with that of letting go. This technique for reducing muscular tension has been used in a wide variety of situations.

"Lie quietly on your back, eyes

closed. Gently tense the muscles in your feet, curling your toes. Hold that tension for just a moment, then slowly, slowly let your feet relax. Do you feel a contraction when you tense your feet and an expansion as you slowly relax? In tensing your feet experience being active, doing. In relaxing, experience being passive, letting go.

"Try this exercise a few more times, each time allowing more complete relaxation-expansion.

"Now gently tense the muscles of your calves, hold a moment and slowly let go. Continue this process in each successive area of your whole body.

"Make certain to use this tension-relaxation technique with the muscles of the thighs, buttocks, abdomen, lower back, chest, upper back, neck and face.

"Is any area habitually tense? Do you sleep better when you relax first?"

NOSTALGIA CRAZE

You may consider it old junk but others are collecting it

There is no doubt about it, we're in the middle of a nostalgia boom that makes some of us Seniors wish we hadn't cleared out our attics and basements so often.

And it seems to be the young people who are collecting, not as investments, but because they admire the things that were just part of our lives.

I'm not talking about things like Canadian pine furniture which can still be used as furniture, and is, but the sources of supply for the authentic product have pretty well dried up by now.

Go, for example into the home of one Toronto couple who have original contemporary Canadian art on the walls, beautiful furniture and carpets, and in a place of honor among their other greenery a huge bouquet of tall flowers. "Look at that," they say, pointing to the container. "Did you ever see anything so great?"

I have, and sad to say, I remember it with some distaste. It is a huge stone crock, the kind in which my mother used to store eggs for the winter in waterglass.

I remember with a shudder having to put my hands into the slimy, cold crock to bring out eggs which were used for cooking only. (We had to wait for boiled eggs until the pullets started laying in the spring.)

It is the same sort of crock in which farmers used to bring their butter to market before the dairies took over the butter-making, even in the smallest towns.

Now they are as scarce as eggs in waterglass.

In another Toronto apartment where everything is as modern as tomorrow, there are two pieces which can't be ignored—a large wooden hay fork and an old treadle sewing machine—possibly one of the first ever made, which still works.

"Look at the wood in that," explains the host, holding up the fork. "Look at the craftsmanship. It was made to last." The same goes for the sewing machine. It doesn't do any fancy stitching, there are no changeable parts, it won't do buttonholes, but it still can sew a fine seam. It certainly wasn't built for obsolescence.

If young people were just collecting things that reminded them of their own youth it would be a little easier to understand the why of it all. There is a great boom in the old comic book market, which can take them back to their own younger days, but why the interest in old picture postcards of such places as Maple Creek, Saskatchewan, in 1920, showing nothing but the main street and a store or two?

Just about the time that most homeowners could afford to get their bathrooms redone and have the washbasin enclosed in a cabinet which had storage room for bath towels, the old pedestal wash basin came back in vogue.

Unless it is a special showing for Senior Citizens just try to get into one of those old movie revival showings.

Sometimes the lines are so long that Seniors feel they really ought to go home and leave the seats for the young — after all we know how the picture ends.

When we were growing up almost everyone who had room had house-plants and for many of us the memories weren't all that great. Watering and spraying the leaves was the responsibility of the kids, as was picking the bugs and other insect life off them.

Then, suddenly plants inside the house went out of fashion except for the most dedicated gardeners. Now they are back and hanging down from ceilings and growing up from floors. Its no fun taking late afternoon walks and looking into other people's windows — polite snooping. The plants hide everything.

The chain drug stores now have "horticultural sections" which take up almost as much room as the drugs, but no soda fountain, unfortunately.

Steam engines were officially retired long before many of the young marrieds were aware of trains, but the special excursions which run occasionally in the summer are booked up immediately they are announced.

Too bad they don't run them in winter. There was nothing quite as splendid and exciting as a steam-engine puffing and blowing its great clouds of steam as it stopped at a station on a cold winter's night.

If you try to get some of the

young to explain the "why" of such collecting, many can't give reasons. If it is a genuine artifact, they can point to its workmanship and the satisfaction of having something that was well and beautifully made by a person, not a machine.

Some will tell you that in this plastic era it is pleasant to have something in the house made out of natural materials.

The more philosophical sometimes explain that they seem to be relics of a more stable era. There is no point in trying to explain that it wasn't all that stable—two world wars, a stock market crash, a depression, no old age pensions and pitifully few company pensions.

Sometimes the so-called gold finish on the presentation watch at age 65 didn't last as long as the recipient. No unemployment insurance, no penicillin—so many other things—and no "pill".

But the family was stable to a greater degree because there were fewer choices. We did what we had to do to survive, and in retrospect, it sometimes seems simple. But it wasn't. Perhaps we tend to make the "good old days" sound a little better than they were.

And perhaps in trying to surround themselves with such relics the perplexed young are trying to bring a bit of that simplicity and stability into their lives. Who knows?

In the meantime, be careful what you discard as trash!

WHY NOT SHARPEN UP RUSTY SEWING SKILLS?

"This is such a nice dress."
"Thank you. I made it myself."

When was the last time you exchanged those words with anyone.

Sewing is fun! Now that nice weather is almost here all the things we wore to keep warm during the winter begin to look terribly drab.

We can dream of colorful clothes for the warm weather ahead but unless you are a persistent and dedicated shopper, trying to find something to suit our age group can be a very frustrating experience.

We are not suggesting that those of you who have never learned to sew start out to learn unless it is something you have always wanted to do. What we are suggesting is that those of you who used to sew and have let your skills get a bit rusty try to re-kindle some enthusiasm and do something creative for yourself.

One reason many of us have

given up sewing is that we find it a lonely occupation, so we are suggesting you get together with friends and start a sewing circle. You can pool your knowledge and learn from each other.

The recreation room in Seniors housing, one corner of a church basement, a few square feet in a Senior Citizen Club will do. If you are lucky enough to have one in your group with a large recreation room, perhaps she would make it available if the rest of you brought the tea and cookies and swept up afterwards.

You will need a large cutting table—we are getting a little too stiff in the joints to spread material on the floor. A table tennis one is excellent because you can spread out your fabric and have access from all sides without straining yourself. You will need a sewing machine in good working order, an iron and an ironing board.

Take time to browse through pattern books—and for satisfying

results choose a simple pattern unless you have had a great deal of experience.

The fabric shops and departments of the larger stores are abloom with bright colored materials that cheer you up just to look at them. By choosing your own pattern and fabric you don't have to follow what fashion dictates but create what you want and what makes you happy.

Most of us want to look "with it" without wearing something outrageously youthful.

One excellent suggestion for any age this year is a wrap-around cotton skirt (no fitting required) with a matching triangular shawl. You could make both in a print and team it up with a solid color blouse. This, unless you have a good supply on hand, you might have to buy. Blouses are tricky for new, or out-of-practice sewers.

Others in the group can help you with the skirt length and that may be all the outside help you will need.

Sewing can be a fantastic recreational experience. It is a rewarding hobby and an excellent way of getting together with other kindred souls.

Good luck and have fun!

Entries pour in for LINK logo

In the winter issue we asked you to try your hand at designing a stamp for the LINK Skills Exchange.

Imaginative entries have been pouring in, and the judges are going to have a real problem.

Unfortunately, deadline for receiving entries was set for April 1 and deadline for this issue of Especially for Seniors was the middle of March, so it will be impossible to make any announcement or show you the winning design until the summer issue.

Homes, property are vulnerable

Here's how to protect them

Most people are nice, honest and harmless but there is also a "but." As our country gets bigger and our society more complex there are more people who make their living by stealing and breaking into homes. Unfortunately, many resort to violence if they are thwarted.

We can do a great deal to protect ourselves and our property.

Just hanging up a man's hat in the front hall as one Scottish widow who lives in Toronto does, will not provide total protection, even if it presents a mild psychological deterrent.

Whether you live in a rented room, an apartment or a house, the first rule is not to trust any callers. Make sure you have a chain on all doors so that you can admit only people whom you know.

Meter readers for water and electricity always carry identification and wear uniforms. Unless you know the caller insist on seeing his identification card.

So much for the chain. What about the lock? When you leave the place empty the chain will not be in place so unless you have a

burglar-proof lock your home is vulnerable.

There are thousands of homes in the province with locks that can be opened by insertion of a credit card. You might just as well leave your door open.

What you need is a good quality dead-bolt lock. It should have a solid bar stock cylinder guard and hardened steel bolts that fix it to the door securely.

It makes no sense to spend money on a good TV set or radio and leave it to the mercy of any hoodlum in the neighborhood.

If you have jewelry of any value which you do not wear frequently the best place for it is in your safety deposit box. Check your house insurance coverage policy if you have expensive jewelry. You will probably find that such valuable articles must be appraised by a reliable jeweller and included by name and description before it is covered.

The rest of your belongings will probably be covered by your policy, but could you identify them if the police recovered them after they were stolen?

The simplest and least expen-

sive way is to scratch your social security number on a part of the article where it doesn't show. Serial numbers are sometimes difficult to find.

The Bank of British Columbia's Pioneer News, which published its first edition in December, gives a list of items which should be identified. It includes some which might not occur to you. Such as:

- Sewing machines
- Stereos
- Snowmobiles
- Firearms
- Binoculars
- Radios
- Musical instruments
- Boats
- Lawnmowers
- Motors for boats or appliances
- Appliances
- Camera equipment
- Garden tools

We would add painting and statuary if you have any good pieces.

In Ontario one of the most obvious clues to an empty house is a driveway which is not cleared of snow or a step which is not shovelled. Arrange for someone

to look after that before you go away. And if your neighbors are a two-car family ask them to leave one of them in your driveway.

You know, of course, that you should cancel all deliveries and newspapers and arrange for a neighbor or relative to pick up your mail. The same neighbor should be asked also to keep your steps clear of the circulars and throw-aways which are a nuisance, particularly in large cities. Be prepared to return the favor when your neighbor takes a trip.

Light timers which turn on automatically in the evening and off in the morning are not expensive and easy to install. A lighted home is not nearly as vulnerable as a dark one.

Some people, when going out only for the evening, leave a radio playing.

And finally, and this has nothing to do with burglar protection, if you have one of those "instant-on" TV sets, UNPLUG it if you are going to be away for any length of time. Part of the circuit is always turned on and there could be danger of fire.

Inflation is a hard blow for fixed income pensioners

(Continued from page 1)

bring additional income to those who need it most, including some who are just above the Guaranteed Annual Income Supplement cut-off rate.

Major weakness of the Guaranteed Annual Income System (GAINS) is that it removes completely the incentive to work or save on the part of those who

qualify. Council recommended a study to see if a reduction formula can be devised to offset this weakness.

GAINS would not be needed if GIS were serving the purpose for which it was intended. However, in the meantime, Council recommended GAINS be continued in its present form.

The Spouses Allowance under the GIS program, which provides GIS for persons in the 60 to 65 age group who are spouses of OAS recipients subject to a family income limit, has elements of unfairness and discrimination, according to the brief. A person qualifies only by being a spouse of an Old Age Security recipient.

Until a more reasonable program is available, Council recommends the fullest possible use of the Canada Assistance Plan to help those under-age-65 spouses of deceased Old Age pensioners who meet the qualifications of age, residence and income, as well as single persons between 60 and 65 who meet the same requirements.

Two years ago, the Council submitted a brief to the Blair Commission on Property Tax Reform suggesting several methods of relieving seniors of the onerous burden of property taxes.

One was to increase the pres-

ent \$500 maximum Ontario Tax Credit; a second was an increase in the Pensioner Tax Credit.

Another was to provide a gradual percentage reduction in education taxes starting at age 65 and increasing by five per cent per year so that by age 85 a citizen would no longer pay the education portion of the property tax.

The Pension Brief noted that many older people do not see the relationship between Tax Credits and the reduction of the Education Tax.

"It would seem important for the Ontario Government to lay more emphasis on the purpose of tax credits and to search for a means of making the relationship more apparent", the brief states.

BEATING THE RACKETS

There are some things that we believe need repeating from time to time in this paper, because we get new readers for every issue. This is our annual warning not to deal with fly-by-night building repair men.

We don't know where they go in winter—probably to some nice warm climate living off their ill-gotten gains, but like the first robin they return to Ontario every spring and many Seniors fall prey to their blandishments and get expensively "stung."

The usual ploy is for someone to come to your door and announce that: "We happened to be doing some work in your area and notice that your roof needs fixing." He never explains how he can see the deficiencies in your roof from the ground.

If you have any reason to believe that anything around your house needs repairs, get in touch with workmen who are established in your community. Call at least two—and get an estimate from each. Insist that they show you their business license. If there is a great disparity in the estimates better call for a third.

Do not pay any money in advance. As we have mentioned before, reputable workmen have enough bank credit to buy materials, and it is easy enough for them to check on your credit to make sure you are the sort who pays his or her bills.

Driveway pavers seem to be the worst offenders. They put what is little more than a useless coat of paint on your driveway and disappear forever.

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